

AMENDMENTS TO THE CLAIMS

The following listing of claims will replace all prior versions and listings of claims in the application.

LISTING OF CLAIMS

1-14. (withdrawn)

15. (currently amended) A method of distributing an electronic cash card comprising the steps of:

providing an unfunded cash card to a retail outlet from a purchase intermediary, the cash card having at least one of advertisement or coupon associated with the cash card;

associating the cash card with data in a data file using a software-implemented application, wherein the data file indicates that the card has not been funded;

funding the cash card at the retail outlet upon purchase of the cash card for a purchase price by a purchaser;

updating the data file using a software-implemented application with a value for the cash card substantially contemporaneously with upon funding of the cash card at the retail outlet, wherein the value for the cash card is more than the purchase price of the cash card; and

remitting a fee to the retail outlet after the cash card has been funded.

16. (original) The method of claim 15 further comprising the step of activating the cash card by registration with the purchase intermediary.

17. (original) The method of claim 15 further comprising the step of remitting a commission to the retail outlet upon activation of the cash card.

18. (original) The method of claim 15 further comprising providing the cash card to the retail outlet via a distributor of goods to the retail outlet other than the cash card.

19. (previously presented) The method of claim 15 further comprising the step of selling the card to the retail outlet for a nominal amount.

20. (cancel)

21. (original) The method of claim 15 wherein the step of providing an unfunded cash card further comprises ordering the cash card from a credit card provider.

22. (original) The method of claim 15 wherein the credit card provider associates the cash card with data in a data file.

23. (original) The method of claim 15 further comprising the step of manufacturing the cash card with a cash card carrier for supporting the cash card.

24. (previously presented) The method of claim 23 further comprising the step of providing at least one of advertisement and coupons on the cash card carrier.

25. (original) The method of claim 15 further comprising the steps of: activating the cash card over a network by registering the purchased cash card with the purchase intermediary; and providing at least one of advertisement and coupons over the network for presentation to the purchaser.

26. (currently amended) A system for distributing an electronic cash card comprising:

a purchase intermediary, the purchase intermediary providing a plurality of unfunded cash cards to be sold;

a credit card provider, the credit card provider generating identification numbers for the respective cash cards, the identification numbers being stored in a data file, wherein the data file initially indicates that the card has not been funded; and

a retail outlet for receiving the unfunded cash cards, the retail outlet funding the cash card upon purchase of the cash card for a purchase price by a purchaser,

wherein the purchase by the purchaser causes the credit intermediary to update the data file with a value for the cash card substantially contemporaneously with funding of the cash card at the retail outlet and to remit a fee to the retail outlet

after the cash card has been funded, wherein the value for the cash card is more than the purchase price of the cash card.

27. (original) The apparatus of claim 26 wherein the retail outlet activates the cash card by registration with the purchase intermediary.

28. (original) The apparatus of claim 26 wherein the purchase intermediary remits a commission to the retail outlet upon activation of the cash card.

29. (original) The apparatus of claim 26 further comprising a distributor of goods to the retail outlet for providing the cash card to the retail outlet.

30. (previously presented) The apparatus of claim 26 wherein the purchase intermediary sells the card to the retail outlet for a nominal amount.

31. (cancel)

32. (original) The apparatus of claim 26 wherein retail outlet orders the cash card from the credit card provider.

33. (original) The apparatus of claim 26 wherein the credit card provider associates the cash card with data in a data file.

34. (original) The apparatus of claim 26 further comprising a cash card carrier for supporting the cash card, wherein the cash card carrier includes at least one of advertisement and coupons on the cash card.

35. (original) The apparatus of claim 26 wherein the purchaser activates the cash card over a network by registering the purchased cash card with the purchase intermediary.

36. (previously presented) The method of Claim 15 further comprising the step of activating the cash card over a network by registering the purchased cash card with the purchase intermediary subsequent to the purchase of the cash card and prior to transacting a purchase with the cash card.

37. (previously presented) The method of Claim 36 wherein contact information for the purchase intermediary is provided on the cash card.